

05 February 2010

The Honorable Tammy Baldwin
United States House of Representatives
2446 Rayburn House Office Building
Washington, DC 20515

Re: FY 2011 Congressional Appropriation

Dear Congresswoman Baldwin:

As President of the Board of Directors of Family Services, I am writing in support of the enclosed request for a FY 2011 Congressional Appropriation. As you know, the combination of the recent economic recession and the cessation of manufacturing at the Janesville GM plant (and the loss of related employment) has had a remarkably negative impact upon residents of Rock County. Foreclosures have increased by over 50% since 2007, public assistance cases increased by almost 14% in 2009; and the unemployment rate continues to be highest in the state. These are indeed challenging times for our community. It is clear that the recovery of the community will depend upon a resurgence of the local economy. It is also clear, however, that the quality of this recovery will be dependent upon our capacity to minimize the depth of economic trauma within the community.

For the past 14 years, Family Services has provided through its consumer credit counseling program, important strategic assistance to those individuals who are experiencing problems with debt. Current conditions, however, require a much more intensive and sophisticated array of services. We believe that the most effective means of minimizing the severity of economic hardship depends, in part, upon access to timely personal financial assessment, prudent advice, and on-going and appropriate support. Towards that end, we are proposing an enhancement of our existing services. These adaptations include:

- longer-term engagement with clients so that budgetary strategies can be implemented as our clients' circumstances change.
- increased capacity to provide mortgage foreclosure prevention counseling (in partnership with Community Action, Inc.).
- increased capacity to provide assessments and counseling for individuals contemplating participation in the local mortgage foreclosure mediation program.





While these services currently exist, the current level of financial support is insufficient to respond to the depth of the demand for the service. In addition, the current service model (that is, counseling interventions that are generally predicated on relatively stable economic conditions) tend to be very limited in the duration of their efficacy. The services we are proposing assume and develop a longer term client-counseling relationship so that timely strategic changes can be implemented.

Finally, we are particularly sensitive to the negative impact of this particular recession on the mental health of our clients. In the very least, this is evident in the diminished capacity of our clients to seize the initiative to effect change. Of even greater concern is the impact of this recession on interpersonal relationships. We are thus including a client "advisor" who will function essentially as a case manager in assisting residents in overcoming those obstacles that inhibit implementation of financial strategies. The advisor will also advocate on behalf of the client for access to critical services (such as referrals to our — or other — mental health counseling program).

We hope that you will consider this proposal carefully. As noted previously, we well understand that economic recovery is the best cure for a recession. This program is intended to promote recovery by minimizing the level of financial trauma experienced by some of our neighbors.

We thank you in advance for your leadership on this issue.

Sincerely

Thomas Finley

President

Board of Directors